



POLICY – HR 10

BENEFITS

APPROVAL DATE:	2000-12-08	CROSS-REFERENCE:	
RESPONSIBILITY:	Administration		
APPROVER:	Council	APPENDICES:	
REVISION DATE (s):	2002-11-08, 2006-11-25, 2008-12-12, 2019-9-23, 2020-11-09	REVIEW DATE:	2021

POLICY STATEMENT

To set forth the benefit entitlements for Village of Marwayne personnel who are employed on a permanent and full-time basis.

BACKGROUND

As a condition of employment, full-time permanent Employees of the Village of Marwayne must enroll in the AMSC benefit program. The current AMSC benefit program is administered through Sunlife Financial which offers Village of Marwayne Employees health and dental coverage as well as a matching RRSP.

OBJECTIVE

To summarize the benefit package offered to full-time permanent Employees of the Village of Marwayne through AMSC and Sunlife Financial.



DEFINITIONS

AMSC is the Alberta Municipal Services Corporation.

CAO is the Chief Administrative Officer for the Village of Marwayne in the Province of Alberta.

Employee is a full-time permanent Employee of the Village of Marwayne in the Province of Alberta.

Employer is the Village of Marwayne in the Province of Alberta.

Village is the Village of Marwayne in the Province of Alberta.

GUIDING PRINCIPLES

This policy applies to all Village of Marwayne Employees and is subject to the terms set forth below:

- **Coverage**
 - **Health** – 100% of the premium is borne by the Employer
 - 80% reimbursement for prescriptions;
 - 100% reimbursement for eligible expenses as established by Sunlife Financial; and
 - \$300.00 towards vision expenses every two (2) years.
 - **Dental**
 - 80% reimbursement for basic dental as established by Sunlife Financial;
 - 50% reimbursement for dentures, restorative or orthodontics; and
 - Maximum of \$1500.00 per lifetime towards orthodontics.
 - **Employee Assistance Program** – 100% of the premium is borne by the Employer
 - **Health/Personal Spending Account** - \$500.00 per calendar year
 - Upon submission of eligible claim receipts, Sunlife Financial reimburses the Employee for their expenses.



- Account balance may be carried forward to the following calendar year but expires after two (2) years of non-use.
- Submissions for prior year expenses may be submitted until June 30th of the current year.

- **Accidental Death and Dismemberment** – 100% of the premium is borne by the Employer
 - One (1) x Salary

- **Life** - 100% of the premium is borne by the Employee
 - One (1) x Salary

- **Long Term Disability** – 100% of the premium is borne by the Employee
 - 60% non-taxable

- **RRSP** – 50:50 Matching at 4%
 - The Employer matches the Employee's 4% of eligible earnings deducted and remitted monthly to AMSC. The total of Employer contributions appears in Box 40 of the Employees annual T4.

- **Deductions**
 - Deductions for monthly premiums are deducted from the last pay cheque of every month – either on the 27th or the last Friday of the month, whichever comes sooner.

Eligibility

- Employees receiving benefits under the AMSC program must be permanent full-time Employees of the Village of Marwayne.
- Terminated and retired Employees do not qualify for the AMSC benefit program through Sunlife Financial.



ROLES & RESPONSIBILITIES

ROLE/TASK	TITLE (s) OF PERSON RESPONSIBLE
HANDLING INQUIRIES & COMMUNICATING POLICY	Chief Administrative Officer
MONITORING REVIEWS AND REVISIONS	Administrative Assistant

EXEMPTIONS

Participation and enrollment in the AMSC benefit program is a mandatory condition of employment at the Village of Marwayne. Employees may be exempt from participation in the program if they are able to demonstrate that they have equivalent coverage under their spouse's group plan, at the discretion of the CAO.

Alternatively, Employees who do not wish to receive benefits may complete and submit the "declaration of election to opt out" form to the CAO for review and consideration. The decision to approve or deny the request to "opt out" by the Employee is at the sole discretion of the CAO.